

# Mutual of Omaha

Below are a series of questions and answers regarding this product. Please refer to the original policy or contact your provider for more detailed information (management, investment performance history, etc.). If you are invested with this provider, use the information below to help you compare benefits, features, and fees with our plan's 4 active investment providers.

## Product Name: Deferred Comp

### Type of Product: Fixed Annuity

#### Does this product have . . .

|     |  |     |  |
|-----|--|-----|--|
| 1.  | a guaranteed minimum earnings rate for this contract?  | Yes | 4.0%   |
| 2.  | an annual contract fee?  | Yes | \$30.00  |
| 3.  | internal fund transfer fees?   | No  |  |
| 4.  | an annual penalty-free withdrawal amount?  | No  |  |
| 5.  | quarterly statements sent to the participant's home address?   | No  | State of Iowa  |
| 6.  | the ability for participants to request account information and make asset allocation changes without the State of Iowa's involvement? | No  | An authorization signed by the State of Iowa   |
| 7.  | online access to accounts for the participant?   | No  |  |
| 8.  | distribution options including lump sum(s), systematic payments, annuity payments and transfer/rollovers?                              | Yes |  |
| 9.  | a surrender charge?  | No  |  |
| 10. | surrender charge exceptions?   | No  |  |
| 11. | a guaranteed principal return at death?  | Yes | The value at the time of death.  |
| 12. | disclosure of total fees?  | Yes |  |
| 13. | ability to send distribution payments to participant's home address or bank account?   | No  | Only if authorized by the State of Iowa. We do not direct deposit into an individual's bank account. |
| 14. | correct tax reporting on taxable withdrawals?  | No  | State of Iowa does reporting of any distributions  |

